

1 **ABSTRACT**

2 A system analyzes multiple financial accounts having a common account
3 holder and identifies a particular attribute, such as interest rate, associated with
4 each of the multiple financial accounts. The system then makes a determination
5 regarding whether an adjustment of funds among the multiple financial accounts
6 would benefit the account holder. If the adjustment of funds would benefit the
7 account holder, then recommending the adjustment of funds to the account holder
8 and offering to perform the recommended adjustment of funds. The system
9 executes the adjustment of funds if the account holder accepts the offer to perform
10 the recommended adjustment of funds.

11
12
13
14
15
16
17
18
19
20
21
22
23
24
25